

Capital Adequacy				
Updated quarterly		December 2016 \$000s		
Risk Weighted Assets				
Capital requirement for credit risk				
Lending secured by residential mortgage		165,674		
Other Loans		34,859		
Claims on ADIs		54,207		
All other claims		5,783		
		<u>260,522</u>		
Capital requirement for securitisation		0		
Capital requirement for market risk		0		
Capital requirement for operational risk		34,098		
Total Risk Weighted Assets		<u>294,620</u>		
Common Equity Tier 1 Capital Ratio		19.89%		
Tier 1 Capital Ratio		19.89%		
Tier 2 Capital Ratio		0.32%		
Total Capital Ratio		<u>20.21%</u>		
Credit Risk		December 2016 \$000s	Average for the Quarter	
Updated quarterly				
Gross Credit Exposures by type				
Loans and overdrafts		475,813	477,821	
Cash and liquid assets		128,898	122,618	
Loan commitments		9,810	8,757	
All other exposures		5,783	5,833	
		<u>620,303</u>	<u>615,029</u>	
Gross Credit Exposures by portfolio				
Lending secured by residential mortgage		450,764	451,124	
Other Lending		34,859	35,453	
Claims on ADIs		128,898	122,618	
All other claims		5,783	5,833	
		<u>620,303</u>	<u>615,029</u>	
Impairment and Bad Debt Summary (\$000's)				
				Charges for Specific Provision & Amounts Written Off
31 Dec 2016	Impaired	Past Due	Specific Provision	
Lending secured by residential mortgage	845	1,142	114	13
Other Lending	741		569	74
All other claims				
	<u>1,587</u>	<u>1,142</u>	<u>683</u>	<u>87</u>
General Reserve for Credit Loss	<u>\$954</u>			